

**Information to identify the case:**

Debtor 1

John M Dunn

Social Security number or ITIN xxx-xx-3843

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 20-21001-MBK

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John M Dunn

10/30/23**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John M Dunn  
Debtor

Case No. 20-21001-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 30, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2023:**

Recip ID	Recipient Name and Address
db	+ John M Dunn, 3 West Hillsdale Ave, Long Branch, NJ 07740-7629
cr	+ BSI FINANCIAL SERVICES, Greenspoon Marder LLP, c/o Jessica Berry, Esq., 343 Thornall Street, Suite 640 Edison, NJ 08837-2271
sp	The Law Firm of Charles Vega, P.A, 45550 Clyde Morris Blvd, Suite C, Port Orange, FL 32129
518968710	+ Bca Financial Services, 5805 Nw 11th St, Miami, FL 33126-2053
518968711	+ Cathy Bevilacqua, 260 Ocean Avenue, Unit 9, Rumson, NJ 07760-2135
518968718	+ Doctors Business Bureau, Attn: Bankruptcy, 202 North Federal Hwy, Lake Worth, FL 33460-3438
518968723	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 30 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 30 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518968708	+ EDI: BANKAMER.COM	Oct 31 2023 00:24:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
518968705	+ EDI: BANKAMER.COM	Oct 31 2023 00:24:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
518994245	EDI: BANKAMER.COM	Oct 31 2023 00:24:00	Bank of America, PO Box 15796, Wilimington, DE 19886-5796
518968707	+ EDI: BANKAMER.COM	Oct 31 2023 00:24:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
518968706	+ EDI: BANKAMER.COM	Oct 31 2023 00:24:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518978372	+ EDI: BANKAMER2.COM	Oct 31 2023 00:24:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519037758	EDI: BANKAMER.COM	Oct 31 2023 00:24:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518968709	^ MEBN	Oct 30 2023 20:31:40	Bca Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
518968713	+ EDI: CITICORP.COM	Oct 31 2023 00:24:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518968712	+ EDI: CITICORP.COM	Oct 31 2023 00:24:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518968715	+ EDI: CRFRSTNA.COM	Oct 31 2023 00:24:00	Credit First National Association, Pob 81315,

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518968714	+ EDI: CRFRSTNA.COM	Oct 31 2023 00:24:00	Cleveland, OH 44181-0315 Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
518968717	EDI: DISCOVER.COM	Oct 31 2023 00:24:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518968716	+ EDI: DISCOVER.COM	Oct 31 2023 00:24:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
518968720	EDI: IRS.COM	Oct 31 2023 00:24:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518968722	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 30 2023 20:43:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
518968721	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 30 2023 20:43:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
519029019	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 30 2023 20:43:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
518968724	+ EDI: RMSC.COM	Oct 31 2023 00:24:00	Synch/Car Care Bruneel, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518968725	+ EDI: RMSC.COM	Oct 31 2023 00:24:00	Synch/Car Care Bruneel, C/o Po Box 965036, Orlando, FL 32896-0001
TOTAL: 22			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518968719		Doctors Business Bureau

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	

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on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com  
bkgroup@kmlawgroup.com

Jessica Ann Berry

on behalf of Creditor BSI FINANCIAL SERVICES bankruptcy@gmlaw.com

Robert Cameron Legg

on behalf of Debtor John M Dunn court docs@oliverandlegg.com; legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskim.com

TOTAL: 7